

Albert Russo, Trustee
Standing Chapter 13 Trustee
PO Box 4853
Trenton, NJ 08650-4853

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

Trustee's Proposed Distribution Report

Chapter 13 Case # 24-16085 / CMG

In Re:

Case Status: Confirmed

Alan Houghton
Carrie Houghton

The above referenced debtor(s) plan has been confirmed. The Standing Trustee's office has set up the case for distributions to creditors.

Attached is the Trustee's Proposed Distribution Report for review.

ATTORNEYS AND CREDITORS: IT IS YOUR RESPONSIBILITY to review this report and ensure that you are in agreement with the information contained therein. You are strongly advised to compare this report against your filed Proof of Claim and the court docket. If you are not in agreement with this report, you must notify the Trustee in writing, at the address listed above or via email to info@russotrustee.com, within five (5) days of the docketing of this information and/or file the appropriate motion with the court.

UNSECURED CREDITORS: If your claim does not appear on this report, please check the court's claims register to be sure it is properly filed. If it has been properly filed and it is to be paid through the confirmed plan, it will appear on the Trustee's Proposed Distribution Report that is filed after the bar review.

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CLAIMS AND DISTRIBUTIONS						
Claim ID	Claimant Name	Dist. Priority	Class	Claim Amount	Amount Paid	Balance Due
0	Alan Houghton	5	Debtor Refund	\$0.00	\$0.00	\$0.00
0	James J. Cerbone, Esq.	13	Attorney Fees	\$2,560.00	\$2,560.00	\$0.00
0	James J. Cerbone, Esq.	13	Attorney Fees	\$812.50	\$812.50	\$0.00
28	DISCOVER BANK	20	Mortgage Arrears	\$549.00	\$549.00	\$0.00
29	MERCEDES-BENZ VEHICLE TRUST	20	Debt Secured by Vehicle	\$449.00	\$449.00	\$0.00
14	ALLY CAPITAL	24	Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
3	AMERICREDIT FINANCIAL SERVICES, INC.	24	Debt Secured by Vehicle	\$847.70	\$0.00	\$847.70
21	CARRINGTON MTG SERVICES, LLC	24	Mortgage Arrears	\$11,374.94	\$16.45	\$11,358.49
27	DISCOVER BANK	24	Mortgage Arrears	\$1,195.50	\$0.00	\$1,195.50
9	MERCEDES-BENZ VEHICLE TRUST	24	Debt Secured by Vehicle	\$179.40	\$0.00	\$179.40
6	INTERNAL REVENUE SERVICE	28	Priority Creditors	\$9,176.88	\$0.00	\$9,176.88
24	BANK OF AMERICA	33	Unsecured Creditors	\$6,630.29	\$0.00	\$6,630.29
10	CAPITAL ONE BANK (USA), N.A.	33	Unsecured Creditors	\$1,989.03	\$0.00	\$1,989.03
11	CAPITAL ONE BANK (USA), N.A.	33	Unsecured Creditors	\$3,452.86	\$0.00	\$3,452.86
1	CAVALRY SPV I, LLC	33	Unsecured Creditors	\$16,816.71	\$0.00	\$16,816.71
20	CITIBANK, N.A.	33	Unsecured Creditors	\$755.32	\$0.00	\$755.32
22	CITIBANK, N.A.	33	Unsecured Creditors	\$2,227.75	\$0.00	\$2,227.75
23	CITIBANK, N.A.	33	Unsecured Creditors	\$11,606.07	\$0.00	\$11,606.07
2	DISCOVER BANK	33	Unsecured Creditors	\$12,289.22	\$0.00	\$12,289.22
4	DISCOVER PERSONAL LOANS	33	Unsecured Creditors	\$23,913.38	\$0.00	\$23,913.38
5	DISCOVER PERSONAL LOANS	33	Unsecured Creditors	\$19,243.66	\$0.00	\$19,243.66

Creditors are listed in the order they are scheduled to receive distributions. The **DIST. PRIORITY** column indicates order of payments. A lower code is paid first. Equal codes are paid pro-rata.

If unsecured creditors are scheduled to receive a dividend, they are paid on a pro-rata basis pursuant to the confirmed plan. As result, the amounts to be paid / balances due listed in this report reflect the claim balance and may not be the actual amount to be paid per the plan.

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7	INTERNAL REVENUE SERVICE	33	Unsecured Creditors	\$552.14	\$0.00	\$552.14
18	JEFFERSON CAPITAL SYSTEMS, LLC	33	Unsecured Creditors	\$1,961.05	\$0.00	\$1,961.05
15	JPMORGAN CHASE BANK, NA	33	Unsecured Creditors	\$14,011.14	\$0.00	\$14,011.14
13	JPMORGAN CHASE BANK, NA	33	Unsecured Creditors	\$14,816.76	\$0.00	\$14,816.76
19	PORTFOLIO RECOVERY ASSOCIATES	33	Unsecured Creditors	\$6,513.49	\$0.00	\$6,513.49
12	PORTFOLIO RECOVERY ASSOCIATES	33	Unsecured Creditors	\$3,285.82	\$0.00	\$3,285.82
17	QUANTUM3 GROUP LLC AS AGENT FOR	33	Unsecured Creditors	\$7,157.50	\$0.00	\$7,157.50
16	RESURGENT RECEIVABLES, LLC	33	Unsecured Creditors	\$4,996.52	\$0.00	\$4,996.52
25	RESURGENT RECEIVABLES, LLC	33	Unsecured Creditors	\$553.28	\$0.00	\$553.28
26	TD BANK USA, NA	33	Unsecured Creditors	\$1,066.39	\$0.00	\$1,066.39
8	TD RETAIL CARD SERVICES	33	Unsecured Creditors	\$1,016.40	\$0.00	\$1,016.40

CASE SUMMARY

Summary of all receipts and disbursements from date filed through March 24, 2025.

Total Receipts:	\$6,188.00	Current Monthly Payment:	\$724.00
Paid to Claims:	\$4,386.95	Arrearages:	(\$934.00)
Paid to Trustee:	\$469.26		
Funds on Hand:	\$1,331.79	Total Plan Base:	\$42,256.00

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